

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re: HIGGINS, JON D.	§	Case No. 09-02502
HIGGINS, JULIE M.	§	
CONSTRUCTION, HB PLATINUM	§	
Debtor(s) FLAGG, JULIE M.	§	

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED
AND APPLICATION TO BE DISCHARGED (TDR)**

MICHAEL G. BERLAND, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <u>\$0.00</u>	Assets Exempt: <u>\$17,900.00</u>
Total Distribution to Claimants: <u>\$5,214.66</u>	Claims Discharged Without Payment: <u>\$147,908.38</u>
Total Expenses of Administration: <u>\$1,412.66</u>	

3) Total gross receipts of \$ 6,627.32 (see Exhibit 1), minus funds paid to the debtor and third parties of \$ 0.00 (see Exhibit 2), yielded net receipts of \$6,627.32 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$0.00	\$0.00	\$0.00	\$0.00
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	0.00	1,412.66	1,412.66	1,412.66
PRIOR CHAPTER ADMIN. FFES AND CHARGES (from Exhibit 5)	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	133,287.74	85,704.95	85,704.95	5,214.66
TOTAL DISBURSEMENTS	\$133,287.74	\$87,117.61	\$87,117.61	\$6,627.32

4) This case was originally filed under Chapter 7 on January 28, 2009.
The case was pending for 11 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 12/22/2009 By: /s/MICHAEL G. BERLAND
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 –GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT RECEIVED
Tax refund-scheduled	1124-000	6,626.00
Interest Income	1270-000	1.32
TOTAL GROSS RECEIPTS		\$6,627.32

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
	N/A		
TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES			\$0.00

EXHIBIT 3 –SECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	N/A				
TOTAL SECURED CLAIMS		\$0.00	\$0.00	\$0.00	\$0.00

EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
MICHAEL G. BERLAND	2100-000	N/A	1,412.66	1,412.66	1,412.66
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		N/A	1,412.66	1,412.66	1,412.66

EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
N/A					
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		N/A	0.00	0.00	0.00

EXHIBIT 6 –PRIORITY UNSECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
N/A					
TOTAL PRIORITY UNSECURED CLAIMS		0.00	0.00	0.00	0.00

EXHIBIT 7 –GENERAL UNSECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
Yellow Book USA	7100-000	357.00	3,549.00	3,549.00	215.94
PYOD LLC as assignee of Citibank	7100-000	14,524.85	15,813.63	15,813.63	962.17
PYOD LLC as assignee of Citibank	7100-000	10,823.50	11,448.55	11,448.55	696.58
PYOD LLC as assignee of					

Citibank	7100-000	N/A	12,476.94	12,476.94	759.15
Recovery Management Systems Corporation	7100-000	2,905.13	3,405.24	3,405.24	207.19
Chase Bank USA NA	7100-000	6,284.81	6,627.66	6,627.66	403.25
Chase Bank USA NA	7100-000	10,787.00	11,080.06	11,080.06	674.16
Chase Bank USA NA	7100-000	20,187.36	21,303.87	21,303.87	1,296.22
First Equity Card Corp.	7100-000	2,374.43	N/A	N/A	0.00
Citifinancial Retail Services	7100-000	417.01	N/A	N/A	0.00
Citifinancial Retail Services	7100-000	1,997.02	N/A	N/A	0.00
Home Depot Credit Services Processing Center	7100-000	9,537.00	N/A	N/A	0.00
Best Buy - Retail Services	7100-000	4,569.38	N/A	N/A	0.00
Illinois Designated Acct. Pur.	7100-000	1,554.00	N/A	N/A	0.00
Macy's	7100-000	739.00	N/A	N/A	0.00
Menards HSBC Business Solutions	7100-000	2,030.93	N/A	N/A	0.00
Illinois Designated Acct. Pur.	7100-000	5,012.00	N/A	N/A	0.00
LiquiDebt Systems	7100-000	6,197.50	N/A	N/A	0.00
American Marketing & Publishing LLC	7100-000	1,455.00	N/A	N/A	0.00
Illinois Designated Acct. Pur.	7100-000	16,755.00	N/A	N/A	0.00
Alexander Lumber Co.	7100-000	693.27	N/A	N/A	0.00
Alexander Lumber Co.	7100-000	1,611.40	N/A	N/A	0.00
Alexander Lumber Co.	7100-000	1,404.93	N/A	N/A	0.00
Alexander Lumber Co.	7100-000	3,227.74	N/A	N/A	0.00
Alexander Lumber Co.	7100-000	452.57	N/A	N/A	0.00
Alexander Lumber Co.	7100-000	7,389.91	N/A	N/A	0.00
TOTAL GENERAL UNSECURED CLAIMS		133,287.74	85,704.95	85,704.95	5,214.66

Exhibit 8

Page: 1

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 09-02502
Case Name: HIGGINS, JON D.
HIGGINS, JULIE M.
Period Ending: 12/22/09

Trustee: (520196) MICHAEL G. BERLAND
Filed (f) or Converted (c): 01/28/09 (f)
§341(a) Meeting Date: 02/23/09
Claims Bar Date: 07/23/09

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=§554(a) DA=§554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #					
1	Tax refund-scheduled	3,500.00	6,626.00	6,626.00	FA
2	27150 W. Hemlock, Channahon-scheduled	283,500.00	0.00	0.00	FA
3	Harris checking-scheduled	300.00	0.00	0.00	FA
4	Harris savings-scheduled	2,000.00	0.00	0.00	FA
5	Harris savings-scheduled	300.00	0.00	0.00	FA
6	Harris savings-scheduled	500.00	0.00	0.00	FA
7	Household goods-scheduled	2,000.00	0.00	0.00	FA
8	Clothing-scheduled	300.00	0.00	0.00	FA
9	Wedding rings-scheduled	1,500.00	0.00	0.00	FA
10	Term life husband-scheduled	0.00	0.00	0.00	FA
11	Term life wife-scheduled	0.00	0.00	0.00	FA
12	Term life through PriAmerica-scheduled	9.00	0.00	0.00	FA
13	Interest in partnership HB Platinum-scheduled	0.00	0.00	0.00	FA
14	2007 Infiniti-scheduled	21,545.00	0.00	0.00	FA
15	2006 Nissan-scheduled	9,640.00	0.00	0.00	FA
16	Trailer-scheduled	5,000.00	0.00	0.00	FA
17	1997 BMW-scheduled	4,600.00	0.00	0.00	FA
18	Tools of trade-scheduled	1,000.00	0.00	0.00	FA
19	2 dogs and 1 cat-scheduled	0.00	0.00	0.00	FA
20	403 b-scheduled	5,000.00	0.00	0.00	FA
Int	INTEREST (u)	Unknown	N/A	1.32	Unknown
21	Assets Totals (Excluding unknown values)	\$340,694.00	\$6,626.00	\$6,627.32	\$0.00

Major Activities Affecting Case Closing:

The Trustee liquidated a non-exempt tax refund.

Exhibit 8

Page: 2

Form 1
Individual Estate Property Record and Report
Asset Cases

Case Number: 09-02502
Case Name: HIGGINS, JON D.
HIGGINS, JULIE M.
Period Ending: 12/22/09

Trustee: (520196) MICHAEL G. BERLAND
Filed (f) or Converted (c): 01/28/09 (f)
§341(a) Meeting Date: 02/23/09
Claims Bar Date: 07/23/09

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=§554(a) DA=§554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets

Initial Projected Date Of Final Report (TFR): December 31, 2011

Current Projected Date Of Final Report (TFR): December 31, 2011

Exhibit 9

Page: 1

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-02502
Case Name: HIGGINS, JON D.
HIGGINS, JULIE M.
Taxpayer ID #: 54-6818719
Period Ending: 12/22/09

Trustee: MICHAEL G. BERLAND (520196)
Bank Name: JPMORGAN CHASE BANK, N.A.
Account: ***-****49-65 - Money Market Account
Blanket Bond: \$5,000,000.00 (per case limit)
Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
04/22/09	{1}	Jon & Julie Higgins	Payment of tax refund	1124-000	6,626.00		6,626.00
04/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.06		6,626.06
05/29/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.26		6,626.32
06/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.28		6,626.60
07/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.27		6,626.87
08/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.27		6,627.14
09/21/09	Int	JPMORGAN CHASE BANK, N.A.	Current Interest Rate is 0.0500%	1270-000	0.18		6,627.32
09/21/09		To Account #*****4966	Transfer for purpose of final distribution	9999-000		6,627.32	0.00

ACCOUNT TOTALS	6,627.32	6,627.32	\$0.00
Less: Bank Transfers	0.00	6,627.32	
Subtotal	6,627.32	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$6,627.32	\$0.00	

Exhibit 9

Form 2

Cash Receipts And Disbursements Record

Page: 2

Case Number: 09-02502
Case Name: HIGGINS, JON D.
HIGGINS, JULIE M.
Taxpayer ID #: 54-6818719
Period Ending: 12/22/09

Trustee: MICHAEL G. BERLAND (520196)
Bank Name: JPMORGAN CHASE BANK, N.A.
Account: ***.*****49-66 - Checking Account
Blanket Bond: \$5,000,000.00 (per case limit)
Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
09/21/09		From Account #*****4965	Transfer for purpose of final distribution	9999-000	6,627.32		6,627.32
09/23/09	101	MICHAEL G. BERLAND	Dividend paid 100.00% on \$1,412.66, Trustee Compensation; Reference:	2100-000		1,412.66	5,214.66
09/23/09	102	Yellow Book USA	Dividend paid 6.08% on \$3,549.00; Claim# 1; Filed: \$3,549.00; Reference:	7100-000		215.94	4,998.72
09/23/09	103	PYOD LLC as assignee of Citibank	Dividend paid 6.08% on \$15,813.63; Claim# 2; Filed: \$15,813.63; Reference:	7100-000		962.17	4,036.55
09/23/09	104	PYOD LLC as assignee of Citibank	Dividend paid 6.08% on \$11,448.55; Claim# 3; Filed: \$11,448.55; Reference:	7100-000		696.58	3,339.97
09/23/09	105	PYOD LLC as assignee of Citibank	Dividend paid 6.08% on \$12,476.94; Claim# 4; Filed: \$12,476.94; Reference:	7100-000		759.15	2,580.82
09/23/09	106	Recovery Management Systems Corporation	Dividend paid 6.08% on \$3,405.24; Claim# 5; Filed: \$3,405.24; Reference:	7100-000		207.19	2,373.63
09/23/09	107	Chase Bank USA NA	Dividend paid 6.08% on \$6,627.66; Claim# 6; Filed: \$6,627.66; Reference:	7100-000		403.25	1,970.38
09/23/09	108	Chase Bank USA NA	Dividend paid 6.08% on \$11,080.06; Claim# 7; Filed: \$11,080.06; Reference:	7100-000		674.16	1,296.22
09/23/09	109	Chase Bank USA NA	Dividend paid 6.08% on \$21,303.87; Claim# 8; Filed: \$21,303.87; Reference:	7100-000		1,296.22	0.00

ACCOUNT TOTALS	6,627.32	6,627.32	\$0.00
Less: Bank Transfers	6,627.32	0.00	
Subtotal	0.00	6,627.32	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$0.00	\$6,627.32	

TOTAL - ALL ACCOUNTS	Net Receipts	Net Disbursements	Account Balances
MMA # ***.*****49-65	6,627.32	0.00	0.00
Checking # ***.*****49-66	0.00	6,627.32	0.00
	\$6,627.32	\$6,627.32	\$0.00